```
Description
Set
        Items
                AU=(BURNS, A? OR BURNS A? OR (ARTHUR OR ART)(2N)BURNS)
S1
          271
S2
                S1 AND IC=(G06F-017/60 OR G06Q?)
S3
                S1 AND IC=(G06F? OR G06Q?)
           17
S4
           17
                IDPAT (sorted in duplicate/non-duplicate order)
                IDPAT (primary/non-duplicate records only)
S5
           13
File 350:Derwent WPIX 1963-2006/UD=200715
         (c) 2007 The Thomson Corporation
File 347: JAPIO Dec 1976-2006/Nov(Updated 070228)
         (c) 2007 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2007/ 200708
         (c) 2007 European Patent Office
File 349:PCT FULLTEXT 1979-2007/UB=20070301UT=20070222
         (c) 2007 WIPO/Thomson
```

```
Set
        Items
                Description
                AU=(BURNS, A? OR BURNS A? OR (ARTHUR OR ART)(2N)BURNS)
         1505
S1
S2
                S1 AND ((SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVE-
             RNMENT OR FEDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDA-
             TION OR PLUS) (2N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATIO-
             N? OR LIABILIT?))
S3
                RD (unique items)
       2:INSPEC 1898-2007/Feb W4
File
         (c) 2007 Institution of Electrical Engineers
File
      35:Dissertation Abs Online 1861-2007/Feb
         (c) 2007 ProQuest Info&Learning
File
     65:Inside Conferences 1993-2007/Mar 06
         (c) 2007 BLDSC all rts. reserv.
     99:Wilson Appl. Sci & Tech Abs 1983-2007/Feb
File
         (c) 2007 The HW Wilson Co.
File 474:New York Times Abs 1969-2007/Mar 06
         (c) 2007 The New York Times
File 475: Wall Street Journal Abs 1973-2007/Mar 06
         (c) 2007 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
File 139:EconLit 1969-2007/Feb
         (c) 2007 American Economic Association
File 485: Accounting & Tax DB 1971-2007/Feb W4
         (c) 2007 ProQuest Info&Learning
File 15:ABI/Inform(R) 1971-2007/Mar 05
         (c) 2007 ProQuest Info&Learning
File 20:Dialog Global Reporter 1997-2007/Mar 06
         (c) 2007 Dialog
File 610:Business Wire 1999-2007/Mar 06
         (c) 2007 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 476: Financial Times Fulltext 1982-2007/Mar 06
         (c) 2007 Financial Times Ltd
File 613:PR Newswire 1999-2007/Mar 06
         (c) 2007 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2007/Mar 04
         (c) 2007 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2007/Mar 05
         (c) 2007 McGraw-Hill Co. Inc
       9:Business & Industry(R) Jul/1994-2007/Mar 05
         (c) 2007 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2007/Mar 05
         (c) 2007 The Gale Group
File 621: Gale Group New Prod. Annou. (R) 1985-2007/Feb 23
         (c) 2007 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2007/Mar 05
         (c) 2007 The Gale Group
     16:Gale Group PROMT(R) 1990-2007/Mar 05
         (c) 2007 The Gale Group
File 160: Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2007/Feb 23
         (c) 2007 The Gale Group
File 267: Finance & Banking Newsletters 2007/Mar 05
         (c) 2007 Dialog
File 268: Banking Info Source 1981-2007/Feb W4
```

JMB . 06-Mar-07

(c) 2007 ProQuest Info&Learning

File 625:American Banker Publications 1981-2007/Mar 06 (c) 2007 American Banker
File 626:Bond Buyer Full Text 1981-2007/Mar 06 (c) 2007 Bond Buyer

File 256:TecInfoSource 82-2007/Oct (c) 2007 Info.Sources Inc

Set	Items	Description
S1	1545859	CONSOLIDAT? OR AGGREGAT? OR COMBIN??? OR BUNDL??? OR POOL -
	OR	POOLING OR ROLL OR ROLLED OR ROLLING
S2	7.9	(SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVERNMENT OR
	_	EDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDATION OR P-
	LU	S) (2N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATION? OR LIA-
	BI	LIT?)
S3	11084514	PROVID? OR SUPPLY? OR SUPPLIE? ? OR FURNISH? OR INPUT OR I-
	NP	UTT??? OR ENTER??? OR (KEY OR PUNCH?)()IN OR KEYED OR KEYING
S4	46308	(PERSONAL OR STUDENT'OR APPLICANT? ? OR LOAN OR DEBT OR AP-
	PL	ICATION) (2N) (INFORMATION OR INFO OR DATA OR BALANCE OR CRIT-
	ER	IA)
S5	207953	
	НО	MEPAGE? OR (WEB OR HOME)()(PAGE? ? OR SITE? ?)
S6	1818369	ASSESS??? OR DETERMIN??? OR DECID??? OR EVALUAT??? OR EXAM-
	IN	??? OR JUDG??? OR APPRAIS???
s7	22848	QUALIFICATION? ? OR QUALIFIED OR ELIGIBLE OR FITNESS OR SU-
	IT	ABILITY
S8	5	S1 AND S2 AND S5
File	350:Derwen	t WPIX 1963-2006/UD=200715
		07 The Thomson Corporation
File	347:JAPIO	Dec 1976-2006/Nov(Updated 070228)
	(c) 20	07 JPO & JAPIO

Set	Items	Description
S1	967663	CONSOLIDAT? OR AGGREGAT? OR COMBIN??? OR BUNDL??? OR POOL -
-	OI	R POOLING OR ROLL OR ROLLED OR ROLLING
S2	440	(SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVERNMENT OR
-	ĭ	FEDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDATION OR F-
	FI	EL OR PLUS) (3N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATION?
		OR LIABILIT?)
S3	209696	
-	Н	OMEPAGE? OR (WEB OR HOME)()(PAGE? ? OR SITE? ?)
S4	2617492	PROVID? OR SUPPLY? OR SUPPLIE? ? OR FURNISH? OR INPUT OR I-
	NI	PUTT??? OR ENTER??? OR (KEY OR PUNCH?)()IN OR KEYED OR KEYING
S5	89276	(PERSONAL OR STUDENT OR APPLICANT? ? OR LOAN OR DEBT OR AP-
	PI	LICATION) (2N) (INFORMATION OR INFO OR DATA OR BALANCE OR CRIT-
		RIA)
S6	1254812	ASSESS??? OR DETERMIN??? OR DECID??? OR EVALUAT??? OR EXAM-
	II	V??? OR JUDG??? OR APPRAIS???
S7	52360	QUALIFICATION? ? OR QUALIFIED OR ELIGIBLE OR FITNESS OR SU-
	I	PABILITY OR WORTHINESS
S8	14	S1 (S) S2 (S) S3
S9	9	S8 AND IC=(G06F-017/60 OR G06Q?)
S10	13	S8 AND IC=(G06F? OR G06Q?)
File	348:EUROPI	EAN PATENTS 1978-2007/ 200708
	(c) 20	007 European Patent Office
File	349:PCT FU	JLLTEXT 1979-2007/UB=20070301UT=20070222
	· (c) · 2(007 WIPO/Thomson

Set S1	Items Description 997503 CONSOLIDAT? OR AGGREGAT? OR COMBIN??? OR BUNDL??? OR POOL - OR POOLING OR ROLL OR ROLLED OR ROLLING
S2	38430 (SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVERNMENT OR FEDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDATION OR FEL OR PLUS) (3N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATION? OR LIABILIT?)
S3	507556 INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEBPAGE? OR - HOMEPAGE? OR (WEB OR HOME)()(PAGE? ? OR SITE? ?)
S4	3071451 PROVID? OR SUPPLY? OR SUPPLIE? ? OR FURNISH? OR INPUT OR I- NPUTT??? OR ENTER??? OR (KEY OR PUNCH?) () IN OR KEYED OR KEYING
S5	47823 (PERSONAL OR STUDENT OR APPLICANT? ? OR LOAN OR DEBT OR AP-
	PLICATION) (2N) (INFORMATION OR INFO OR DATA OR BALANCE OR CRIT-
	ERIA)
S6	3748819 ASSESS??? OR DETERMIN??? OR DECID??? OR EVALUAT??? OR EXAM-IN??? OR JUDG??? OR APPRAIS???
s7	153177 QUALIFICATION? ? OR QUALIFIED OR ELIGIBLE OR FITNESS OR SU-
a 0	ITABILITY OR WORTHINESS
S8	691 S1 AND S2 AND S3
S9 S10	764834 S4 AND S6 62230 S6 AND S7
S10 S11	561 S8 AND S9
S12	297 S11 AND S10
S12	123 S12 NOT PY>2000
S14	
S15	24 S1(S)S2(S)S3 1640 S1(S)S2
S16	142 S15 AND S3
S17	50 S16 AND S9 AND S10
S18	26 S17 NOT PY>2000
S19	24 RD (unique items)
File	2:INSPEC 1898-2007/Feb W4
	(c) 2007 Institution of Electrical Engineers
File	35:Dissertation Abs Online 1861-2007/Feb
	(c) 2007 ProQuest Info&Learning
File	65:Inside Conferences 1993-2007/Mar 06 (c) 2007 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs 1983-2007/Feb
rite	(c) 2007 The HW Wilson Co.
File	474: New York Times Abs 1969-2007/Mar 06
1110	(c) 2007 The New York Times
File	475:Wall Street Journal Abs 1973-2007/Mar 06
	(c) 2007 The New York Times
File	583:Gale Group Globalbase(TM) 1986-2002/Dec 13
Eile	(c) 2002 The Gale Group 139:EconLit 1969-2007/Feb
гтте	(c) 2007 American Economic Association
File	485:Accounting & Tax DB 1971-2007/Feb W4
	(c) 2007 ProQuest Info&Learning

Set	Items	Description
S1	4026821	CONSOLIDAT? OR AGGREGAT? OR COMBIN??? OR BUNDL??? OR POOL -
	OR	POOLING OR ROLL OR ROLLED OR ROLLING
S2	195018	(SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVERNMENT OR
		EDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDATION OR F-
	FE	L OR PLUS) (3N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATION?
	0	R LIABILIT?)
S3	6005811	INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEBPAGE? OR -
	_	MEPAGE? OR (WEB OR HOME)()(PAGE? ? OR SITE? ?)
S4	11887135	PROVID? OR SUPPLY? OR SUPPLIE? ? OR FURNISH? OR INPUT OR I-
		UTT??? OR ENTER??? OR (KEY OR PUNCH?)()IN OR KEYED OR KEYING
S5	147544	(
		ICATION) (2N) (INFORMATION OR INFO OR DATA OR BALANCE OR CRIT-
		IA)
S6	6841749	ASSESS??? OR DETERMIN??? OR DECID??? OR EVALUAT??? OR EXAM-
~=		??? OR JUDG??? OR APPRAIS???
s7	1374023	QUALIFICATION? ? OR QUALIFIED OR ELIGIBLE OR FITNESS OR SU-
~~		ABILITY OR WORTHINESS
S8	8322	S1 (10N) S2
S9		S8 (2S) S3
S10	18462	S4 (10N) S5
S11	_	S6 (10N) S7
S12	1	S9 AND S10 AND S11
S13	70	S9 AND (S10 OR S11)
S14	58 25	S9(6S)(S10 OR S11) S14 NOT PY>2000
S15		-
S16 File	24 20 Dialog	RD (unique items)
ттте		Global Reporter 1997-2007/Mar 06 07 Dialog
	(0) 20	or pratog

Set	Items	Description
S1	2478443	CONSOLIDAT? OR AGGREGAT? OR COMBIN??? OR BUNDL??? OR POOL - R POOLING OR ROLL OR ROLLED OR ROLLING
S2	120708	(SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVERNMENT OR
34		FEDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDATION OR F-
		EL OR PLUS) (3N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATION?
		OR LIABILIT?)
S3	3978798	INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEBPAGE? OR -
	НС	OMEPAGE? OR (WEB OR HOME)()(PAGE? ? OR SITE? ?)
S4	6309197	PROVID? OR SUPPLY? OR SUPPLIE? ? OR FURNISH? OR INPUT OR I-
	NI	PUTT??? OR ENTER??? OR (KEY OR PUNCH?)()IN OR KEYED OR KEYING
S5	128230	,
	PI	LICATION) (2N) (INFORMATION OR INFO OR DATA OR BALANCE OR CRIT-
		RIA)
S6	2690167	ASSESS??? OR DETERMIN??? OR DECID??? OR EVALUAT??? OR EXAM-
		V??? OR JUDG??? OR APPRAIS???
s7	645243	QUALIFICATION? ? OR QUALIFIED OR ELIGIBLE OR FITNESS OR SU-
~~		TABILITY OR WORTHINESS
S8	7223	
S9		S4 (10N) S5
S10		S6 (10N) S7
S11		S8 (S) S3
S12 S13	23 23	S11(4S)S9 S11(4S)(S9 OR S10)
S13		S8 (2S) S3
S14 S15	45	S14(5S)(S9 OR S10)
S16	22	S15 NOT PY>2000
S17	21	RD (unique items)
File		nform(R) 1971-2007/Mar 06
		007 ProQuest Info&Learning
File		ess Wire 1999-2007/Mar 06
		007 Business Wire.
File		ess Wire 1986-1999/Feb 28
		999 Business Wire
File		cial Times Fulltext 1982-2007/Mar 06
	,	007 Financial Times Ltd
File		wswire 1999-2007/Mar 06
		007 PR Newswire Association Inc
File		wswire 1987-1999/Apr 30
		999 PR Newswire Association Inc
rıle		ose Mercury Jun 1985-2007/Mar 04
p:1-		007 San Jose Mercury News w-Hill Publications 1985-2007/Mar 06
гтте		007 McGraw-Hill Co. Inc
	(0) 20	JO: MCGLAW-RIII CO. INC

```
Items
               Description
Set
               CONSOLIDAT? OR AGGREGAT? OR COMBIN??? OR BUNDL??? OR POOL -
S1
             OR POOLING OR ROLL OR ROLLED OR ROLLING
                (SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVERNMENT OR
S2
              FEDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDATION OR F-
             FEL OR PLUS) (3N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATION?
              OR LIABILIT?)
               INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEBPAGE? OR -
S3
            HOMEPAGE? OR (WEB OR HOME) () (PAGE? ? OR SITE? ?)
              PROVID? OR SUPPLY? OR SUPPLIE? ? OR FURNISH? OR INPUT OR I-
S4
            NPUTT??? OR ENTER??? OR (KEY OR PUNCH?)()IN OR KEYED OR KEYING
S5
              (PERSONAL OR STUDENT OR APPLICANT? ? OR LOAN OR DEBT OR AP-
             PLICATION) (2N) (INFORMATION OR INFO OR DATA OR BALANCE OR CRIT-
             ERIA)
              ASSESS??? OR DETERMIN??? OR DECID??? OR EVALUAT??? OR EXAM-
S6
      2690167
             IN??? OR JUDG??? OR APPRAIS???
       645243 QUALIFICATION? ? OR QUALIFIED OR ELIGIBLE OR FITNESS OR SU-
S7
            ITABILITY OR WORTHINESS
S8
         7223 S1(15N)S2
        18676 S4(10N)S5
S9
        25026 S6(10N)S7
S10
        1000 S8(S)S3
S11
S12
         23
               S11(4S)S9
S13
          23
               S11(4S)(S9 OR S10)
S14
         1568 S8(2S)S3
          45
S15
               S14(5S) (S9 OR S10)
          22
               S15 NOT PY>2000
S16
          21
               RD (unique items)
S17
         5059
               S1 (4N) S2
S18
          429
                S18 (10N) S3
S19
          77
                S19(4S)S5
S20
               S20 NOT PY>2000
S21
           6
           6
               RD (unique items)
S22
File 15:ABI/Inform(R) 1971-2007/Mar 06
         (c) 2007 ProQuest Info&Learning
File 610:Business Wire 1999-2007/Mar 06
         (c) 2007 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 476: Financial Times Fulltext 1982-2007/Mar 06
         (c) 2007 Financial Times Ltd
File 613:PR Newswire 1999-2007/Mar 06
         (c) 2007 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634: San Jose Mercury Jun 1985-2007/Mar 04
         (c) 2007 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2007/Mar 06
         (c) 2007 McGraw-Hill Co. Inc
```

Set	Items	Description
S1	6529405	CONSOLIDAT? OR AGGREGAT? OR COMBIN??? OR BUNDL??? OR POOL -
	OR	POOLING OR ROLL OR ROLLED OR ROLLING
S2	278281	(SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVERNMENT OR
	. F:	EDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDATION OR F-
	FE:	L OR PLUS) (3N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATION?
		R LIABILIT?)
S3	10340706	INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEBPAGE? OR -
	HO	MEPAGE? OR (WEB OR HOME)()(PAGE? ? OR SITE? ?)
S4	18223529	PROVID? OR SUPPLY? OR SUPPLIE? ? OR FURNISH? OR INPUT OR I-
	NP	UTT??? OR ENTER??? OR (KEY OR PUNCH?)()IN OR KEYED OR KEYING
S 5	349957	(PERSONAL OR STUDENT OR APPLICANT? ? OR LOAN OR DEBT OR AP-
	PL	ICATION) (2N) (INFORMATION OR INFO OR DATA OR BALANCE OR CRIT-
	ER	IA)
S6	6309228	ASSESS??? OR DETERMIN??? OR DECID??? OR EVALUAT??? OR EXAM-
	IN	??? OR JUDG??? OR APPRAIS???
s7	1359556	QUALIFICATION? ? OR QUALIFIED OR ELIGIBLE OR FITNESS OR SU-
		ABILITY OR WORTHINESS
S8	12807	S1 (7N) S2
S9	1882	S8 (S) S3
S10		S4 (7N) S5
S11		S6 (7N) S7
S12		S9 (4S) S10
S13		S9(4S)(S10 OR S11)
S14	34	
S15	13	RD (unique items)
File		ss & Industry(R) Jul/1994-2007/Mar 05
		07 The Gale Group
File		roup Computer DB(TM) 1983-2007/Mar 05
		07 The Gale Group
File		roup New Prod.Annou.(R) 1985-2007/Feb 23
		07 The Gale Group
File		roup Newsletter DB(TM) 1987-2007/Mar 05
· ·		07 The Gale Group
File		roup PROMT(R) 1990-2007/Mar 05
		07 The Gale Group
File		roup PROMT(R) 1972-1989
		99 The Gale Group
File		roup Trade & Industry DB 1976-2007/Feb 23
	(c)200	7 The Gale Group

' 06-Mar-07

JMB

Set	Items	Description
S1	160048	
	OF	R POOLING OR ROLL OR ROLLED OR ROLLING
S2	72396	(SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVERNMENT OR
	F	FEDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDATION OR F-
	FE	CL OR PLUS) (3N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATION?
	C	OR LIABILIT?)
S3	93870	
	HC	OMEPAGE? OR (WEB OR HOME)()(PAGE? ? OR SITE? ?)
S4	353708	PROVID? OR SUPPLY? OR SUPPLIE? ? OR FURNISH? OR INPUT OR I-
		PUTT??? OR ENTER??? OR (KEY OR PUNCH?)()IN OR KEYED OR KEYING
S5		(PERSONAL OR STUDENT OR APPLICANT? ? OR LOAN OR DEBT OR AP-
	PI	ICATION) (2N) (INFORMATION OR INFO OR DATA OR BALANCE OR CRIT-
	EF	RIA)
S6	215602	ASSESS??? OR DETERMIN??? OR DECID??? OR EVALUAT??? OR EXAM-
	IN	1??? OR JUDG??? OR APPRAIS???
s7	56154	**************************************
		TABILITY OR WORTHINESS
S8	1873	• • • • • • • • • • • • • • • • • • • •
S9		S8 (S) S3
S10		S9 AND (S5 OR S7)
S11		S10 NOT PY>2000
S12	9	RD (unique items)
File		ce & Banking Newsletters 2007/Mar 05
		007 Dialog
File		ng Info Source 1981-2007/Feb W4
		007 ProQuest Info&Learning
File	•	can Banker Publications 1981-2007/Mar 06
		007 American Banker
File		Buyer Full Text 1981-2007/Mar 06
	(c) 20	007 Bond Buyer

06-Mar-07

JMB

Set	Items	Description
S1	3485	CONSOLIDAT? OR AGGREGAT? OR COMBIN??? OR BUNDL??? OR POOL -
	OR	POOLING OR ROLL OR ROLLED OR ROLLING
S2	26	(SCHOOL OR COLLEGE OR EDUCATION OR STUDENT OR GOVERNMENT OR
	F	EDERAL OR PERKINS OR STAFFORD OR FORD OR CONSOLIDATION OR F-
	FE	L OR PLUS) (3N) (LOAN OR LOANS OR DEBT OR DEBTS OR OBLIGATION?
	0	R LIABILIT?)
S3	11953	INTERNET OR ONLINE OR ON()LINE OR WEBSITE? OR WEBPAGE? OR -
	HO	MEPAGE? OR (WEB OR HOME)()(PAGE? ? OR SITE? ?)
S4	0	S1 AND S2 AND S3
S5	1	S1 AND S2
S6	7	S2 AND S3
S7	8	S5 OR S6
File	256:TecInf	oSource 82-2007/Oct
	(c) 20	07 Info.Sources Inc